

CLAIMS

1. An electronic billing statement, presented as a user interface (UI) to a user of a server, the electronic billing statement comprising:

a first component, hosted by a financial service center, to navigate the UI and invoke one or more functions of the financial service center; and

a second component, hosted by a third-party, to provide detailed billing information from a biller to the user.

2. An electronic billing statement according to claim 1, wherein the second component is only provided to the user upon verification of user authorization to receive the detailed billing information.

3. An electronic billing statement according to claim 2, wherein the first component provides summary billing information.

4. An electronic billing statement according to claim 3, wherein the financial service center receives batch bill information along with authentication strings from the biller.

5. An electronic billing statement according to claim 4, wherein the authentication strings are sent to the third-party to authorize delivery of the second component.

6. An electronic billing statement according to claim 1, wherein each of the financial service center and the third-party independently create the billing statement on the server.

1 7. An electronic billing statement according to claim 1, wherein the
2 billing statement is comprised of a plurality of executable instructions sent from
3 the financial service center and the third-party for rendering in a browser
4 executing on a user computing system.

5 8. A storage medium comprising a plurality of executable instructions
6 which, when executed, render a billing statement according to claim 1.

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8 9. A network facilitating electronic bill payment and presentment to
9 consumers, the network comprising:

10 a financial service center, providing a common network address where
11 consumers can review and pay bills from a number of billers, to host at least a
12 subset of a billing statement for review by a requesting user; and

13 a third-party server, coupled to the financial service center, to provide bill
14 summary information to the financial service center, which securely and
15 imperceptibly redirects the user to the third-party server which hosts at least a
16 subset of the billing statement comprising detailed billing information.

17 10. A method for developing content for an on-line system, the method
18 comprising:

19 establishing a development account and storage space on a development
20 server, uniquely identifying authorized developers;

21 posting developed content to the development account space on the
22 development server; and

23 invoking an automated validation agent to validate the developed content,
24 before promoting the developed content to a production level of the system.
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1 11. A method according to claim 10, wherein establishing the biller
2 development account comprises:

3 registering third-party certifications with the development system, uniquely
4 identifying third-party developers.

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6 12. A method according to claim 10, further comprising:
7 determining whether the third-party developed content passed validation;
8 and

9 propagating third-party content files from the development server to a
10 production server for dissemination to one or more web servers.

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13 13. A method according to claim 12, wherein a user accesses the third-
14 party developed content via the web servers.

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16 14. A method according to claim 13, wherein the web servers host an
17 electronic bill presentment and payment (EBPP) service.

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19 15. A method according to claim 14, wherein the EBPP service includes
20 content developed and hosted independent of the web server.

21 16. A method according to claim 12, wherein propagating third-party
22 content files to the production server comprises:

23 simulating consumer load on the content files; and

24 propagating the content files to one or more web servers upon successful
25 completion of load testing.

1 17. A method according to claim 10, wherein the development system
2 comprises a secure development resource to enable authorized third-party content
3 developers to remotely develop content.

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5 18. A storage medium comprising a plurality of executable instructions
6 which, when executed, implement a method according to claim 10.

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8 19. An electronic bill presentment and payment (EBPP) system
9 comprising:

10 one or more servers, coupled to a data network, through which billers and
11 consumers access the EBPP system; and

12 a secure third-party development platform, wherein registered developers
13 can develop content for publication via the EBPP system upon validation.

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15 20. An EBPP system according to claim 19, wherein the secure third-
16 party development platform comprises:

17 a development server, wherein authorized third-party content developers
18 can remotely develop and debug content for subsequent posting to users through
19 the one or more servers; and

20 a validation agent, responsive to the development server, to automatically
21 test and certify that the third-party content developed on the development server is
22 robust and will not harm production servers.

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24 21. An EBPP system according to claim 20, further comprising:

25 a production server, to receive validated third-party content; and

1 a simulation agent, to automatically perform load testing on the validated
2 third-party content.

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4 **22.** An EBPP system according to claim 21, wherein content that passes
5 load testing is promoted from the production space to the one or more servers for
6 access and use by consumers and billers.

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8 **23.** A method for validating third-party developed content for
9 publication through an electronic bill presentment and payment system, the
10 method comprising:

11 receiving third-party developed content;

12 reading the received third-party developed content, reviewing the content to
13 identify logical, syntactical or security errors; and

14 promoting only that content for which no errors are identified for
15 publication on one or more servers comprising the EBPP system.

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17 **24.** A method according to claim 23, wherein promoting the content
18 comprises:

19 posting validated third-party content to a production server; and

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21 simulating consumer load on the validated third-party content to ensure that
22 the content will perform under load.

1 **25.** A method according to claim 24, further comprising:
2 posting third-party content from the production server to one or more web
3 servers providing a consumer interface to the EBPP system upon verification that
4 the content will perform under consumer load.

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6 **26.** A method according to claim 25, further comprising:
7 issuing instructions to a requesting user to render a billing statement,
8 wherein the billing statement reflects the third-party content, while one section of
9 the billing statement is hosted by the web servers, while another section of the
10 billing statement is hosted by a third-party server.

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13 **27.** A method according to claim 26, wherein the third-party server is
14 hosted by the biller.

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16 **28.** A method according to claim 23, further comprising:
17 issuing instructions to a requesting user to render a billing statement,
18 wherein the billing statement reflects the third-party content, while one section of
19 the billing statement is hosted by the web servers, while another section of the
20 billing statement is hosted by a third-party server.
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